MP2157000596

MetLife
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January 26, 1993

Ronald P. Herrmann
Branch Manager
54B Butler PA

Re 92[redacted]A
[redacted]

Dear Ron

Following is my report regarding the situation surrounding the sale of the policy and the letter from Mr. and Mrs. [redacted].

When I first met with Mr. and Mrs. [redacted] they asked about a Universal Life policy they had through American General. We compared the difference between a UL with Met and the American General policy. Their letter incorrectly states the amount of coverage. The total amount is $100,000 - $50,000 on each of their lives. His is permanent and hers is a rider .

I met with these people on three separate occasions before I wrote An application. During these appointments, we discussed a great number of things - his present UL and how it will perform in the future, his need for a pension because of his self-employed status, their need for more insurance since he had only $50,000 with AG and she had a term rider that would drop.

The illustration for the PPA was shown to them to compare with an illustration on a UL from American General. I was trying to illustrate the cost of insurance and how it would affect the cash value growth. On the PPA illustration, you will notice that there are deposits of $60.00 per month, the same amount they invest in the American General policy and not the $100.00 a month paid to Met.

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Ronald P. Herrmann -2- January 26, 1993

When I delivered the policy, it was placed in a three ring binder with APP and Summary Ledger illustrations. All forms and the policy were in plastic sleeves so they wouldn't be confused with the other products we discussed. I explained the policy to them showing them the guaranteed cash value and PUAR rider. This policy was a Whole Life with a PUAR presented as a tax-deferred accumulation plan and not a savings plan. We spoke of tax-deferred growth and the availability of using money before age 59 1/2 without a 10% penalty but not until after 13 years. This was presented as a long term investment, not a short term plan. I would have sold them an annuity, but they didn't like the idea of waiting until age 59 1/2 to use their money.

When I delivered this policy, the annuity illustration was not part of the delivery and there was a $40.00 difference per month on the annuity. They understood that the annuity was not part of the package. I also asked and recommended that they not replace their present life insurance since Mr. [redacted] needed more. He understood that keeping his insurance along with the new death benefit would give him more of the coverage he needed.

Sincerely

W. Gerald Friedt
Account Representative

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CONFIDENTIAL

REDACTED CONFIDENTIAL POL INFO